

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re:	ROY GOWDY	§	Case No.: 09-00892
	GLENNETTE BURKE GOWDY	§	
		§	
		§	
		§	
		§	
		§	
	Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/14/2009.
- 2) This case was confirmed on 03/11/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/11/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/05/2009.
- 5) The case was dismissed on 07/01/2009.
- 6) Number of months from filing to the last payment: 1
- 7) Number of months case was pending: 10
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 32,750.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 1,830.00
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 1,830.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 131.76
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 131.76

Attorney fees paid and disclosed by debtor \$ 1,500.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CAPITAL ONE AUTO FIN	SECURED	8,000.00	22,274.10	22,274.10	1,564.36	133.88
COMMONWEALTH EDISON	UNSECURED	614.00	340.68	340.68	.00	.00
CAPITAL ONE AUTO FIN	UNSECURED	12,328.00	NA	NA	.00	.00
SAXON MORTGAGE	SECURED	206,532.08	205,541.40	.00	.00	.00
SAXON MORTGAGE	SECURED	NA	29,638.27	30,038.27	.00	.00
AFNI	UNSECURED	148.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	20,328.00	NA	NA	.00	.00
CREDIT BUREAU ENTERP	UNSECURED	148.00	NA	NA	.00	.00
FIRST FEDERAL CREDIT	UNSECURED	182.00	NA	NA	.00	.00
HSBC	UNSECURED	4,348.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	152.00	NA	NA	.00	.00
NW COLLECTOR	UNSECURED	750.00	NA	NA	.00	.00
REGIONAL ACCEPTANCE	UNSECURED	21,000.00	24,328.85	24,328.85	.00	.00
US BANK	UNSECURED	3,692.00	NA	NA	.00	.00
SAXON MORTGAGE SERVI	OTHER	NA	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	30,038.27	.00	.00
Debt Secured by Vehicle	22,274.10	1,564.36	133.88
All Other Secured	.00	.00	.00
TOTAL SECURED:	52,312.37	1,564.36	133.88
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	24,669.53	.00	.00

Disbursements:

Expenses of Administration	\$	131.76
Disbursements to Creditors	\$	1,698.24
TOTAL DISBURSEMENTS:	\$	1,830.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/10/2009

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.